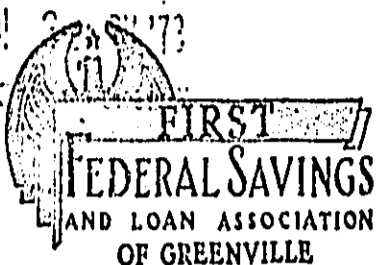


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State of South Carolina  
COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

To All Whom These Presents May Concern:

WILLIAM W. KELLETT, III., and LYDIA W. KELLETT,

(hereinafter referred to as Mortgagor) (SEND(S) GREETINGS:

WHEREAS, the Mortgagor is well and truly indebted unto FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE, SOUTH CAROLINA (hereinafter referred to as Mortgagee) in the full and just sum of Seventy-Two  
Thousand and No/100----- (\$ 72,000.00 )

Dollars, as evidenced by Mortgagor's promissory note of even date herewith, which note .....  
a provision for escalation of interest rate (paragraphs 9 and 10 of this mortgage provides for an escalation of interest rate under certain  
conditions), said note to be repaid with interest as the rate or rates therein specified in installments of Five Hundred  
Three and 45/100----- (\$ 503.45 ) Dollars each on the first day of each  
month hereafter, in advance, until the principal sum with interest has been paid in full, such payments to be applied first to the payment  
of interest, computed monthly on unpaid principal balances, and then to the payment of principal with the last payment, if not sooner  
paid, to be due and payable .....30... years after date; and

WHEREAS, said note further provides that if at any time any portion of the principal or interest due thereunder shall be past  
due and unpaid for a period of thirty days, or if there shall be any failure to comply with and abide by any By-Laws or the Charter  
of the Mortgagee, or any stipulations set out in this mortgage, the whole amount due thereunder shall, at the option of the holder thereof,  
become immediately due and payable, and said holder shall have the right to institute any proceedings upon said note and any collat-  
erals given to secure same, for the purpose of collecting said principal due, and interest, with costs and expenses for proceedings; and

WHEREAS, the Mortgagor may hereafter become indebted to the Mortgagee for such further sums as may be advanced to the  
Mortgagor's account for the payment of taxes, insurance premiums, repairs, or for any other purpose;

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of said debt and to secure the payment thereof and any further  
sums which may be advanced by the Mortgagee to the Mortgagor's account, and also in consideration of the sum of Three Dollars  
(\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing of these presents, the receipt whereof  
is hereby acknowledged, has granted, bargained, sold, and released, and by these presents does grant, bargain, sell and release unto the  
Mortgagee, its successors and assigns, the following described real estate:

All that certain piece, parcel, or lot of land, with all improvements thereon, or hereafter to be constructed thereon, situate, lying  
and being in the State of South Carolina, County of Greenville, situate on the Eastern side  
of Parkins Lake Road in the City of Greenville, and being shown as  
a tract containing 7.96 acres on a plat of the property of Brooks R.  
Prince and Doris C. Prince dated March, 1969, prepared by Dalton &  
Neves, Engineers, recorded in Plat Book UUU at page 71 A, RMC Office  
for Greenville County and having according to said plat the following  
metes and bounds:

BEGINNING at an iron pin on the Eastern side of Parkins Lake Road,  
which iron pin is 1,168.8 feet from the intersection of Parkins Lake  
Road and East Parkins Mill Road and running thence with the Eastern  
side of Parkins Lake Road, S. 1-15 E. 143.9 feet to an iron pin;  
thence still with said road,, S. 15-15 W. 137.7 feet to an iron pin at  
the corner of tract No. 8; thence with tract No. 8, S. 76-40 E. 424  
feet to an iron pin; thence S. 56-09 E. 46.6 feet to an iron pin;  
thence N. 30-11 E. 698.6 feet to an iron pin at the corner of tract  
No. 2; thence with tract No. 2, N. 34-45 W. 243.8 feet to an iron pin  
in the line of tract No. 4; thence with tract No. 4, S. 57-23 W. 747.4  
feet to the point of beginning.

This property is conveyed subject to a 75 foot Duke Power Company  
right of way and is also conveyed subject to all other easements,  
restrictions and rights of way of record affecting said property.